

# Loan Category Switch Request

Please complete this form, before returning to St.George.

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 Loans Administration, Locked Bag 1, Kogarah NSW 1485

Loan category changes are subject to the Bank's approval and are only available on applicable variable rate products.

## Customer & home loan details

Customer name(s)	Loan account
<input type="text"/>	<input type="text"/>

Current residential address

postcode

Broker name (if request is broker initiated):

## Loan category switch request type

A separate request form is required to be completed for each loan category switch.

Select one of the following:

**Switch from residential investment to owner occupier loan**

By submitting this request you confirm that:

- This loan is not for Residential Investment purposes
- Interest on this loan is not used as a tax deduction in relation to an investment property.

Please provide one of these documents: Council rates notice or Utility bill or Insurance Certificate showing property usage.

It must be dated within the last three months, show the name of at least one account holder and match the property address securing the loan.

**Switch from owner occupier to residential investment loan**

## Customer declaration. At least one borrower must sign

By signing below or making a request by phone, I/we meet requirements for the change requested and:

- Confirm the loan is for the purpose stated and authorise the bank to switch the loan accordingly.
- Acknowledge that the interest rate will change to reflect the loan purpose.

Signature of Customer

X

Date

/  /

Signature of Customer

X

Date

/  /

## Bank use only

Employee Name	Employee ID
<input type="text"/>	<input type="text"/>

## Verification for switching to Owner Occupier loan. (For guidance see Loan Category Decision Tree Tool)

- |  |                              |                             |                              |
|--|------------------------------|-----------------------------|------------------------------|
| 1. Residential address matches at least one security address (if multiple securities). | Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/A <input type="checkbox"/> |
| 2. Customer has provided documentation that validates the switch request.              | Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/A <input type="checkbox"/> |

If 'No' is answered to 1 or 2 (above) please provide justification why the switch should still proceed.